

IN THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claims

1-46. (cancelled)

47. (Previously presented) A computer-implemented method to facilitate management of risk related to political exposure associated with a financial transaction, comprising:

receiving digital financial transaction data into a computer system including data identifying a participant in the financial transaction;

determining that the participant is a politically identified person ("PIP") by referencing digital data in a memory of a computer system indicating that the participant has a status of at least one of: an elected official, a bureaucrat, a political appointee, a World Bank Official and a military personnel;

calculating a first category political risk score based on the financial transaction data;

calculating a second category political risk score based on the financial transaction data;

calculating, based on the first and second category political risk scores, an overall transaction political risk quotient associated with the financial transaction; and

comparing the overall transaction political risk quotient with a risk quotient threshold to determine a suggested action associated with the financial transaction.

48. (Previously presented) The computer-implemented method of claim 47, wherein the overall transaction political risk quotient is further calculated based on weights applied to said first and second category political risk scores.

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49. (Previously presented) The computer-implemented method of claim 47, wherein the suggested action is at least one of: (i) a recommendation to decline the financial transaction; (ii) a recommendation to gather additional information associated with the financial transaction; (iii) a recommendation to monitor the financial transaction; and (iv) notifying an authority.

50. (Previously presented) The computer-implemented method of claim 47, wherein the financial transaction is at least one of: (i) a request to open a new account; and (ii) a transaction associated with an existing account.

51. (Previously presented) The computer-implemented method of claim 47, wherein the financial transaction is associated with a financial institution, the method further comprising:

aggregating the overall transaction political risk quotient with a plurality of overall transaction political risk quotients associated with a plurality of financial transactions to identify an aggregate political risk quotient associated with the financial institution.

52. (Currently amended) A computer-implemented method to facilitate management of risk related to political exposure associated with a financial transaction, comprising:

receiving financial transaction data associated with the transaction;

calculating a first ~~category political risk score~~ numerical value representative of a political risk based on the financial transaction data;

calculating a second ~~category political risk score~~ numerical value representative of a political risk based on the financial transaction data;

calculating, based on the first and second ~~category political risk scores~~ numerical values, an overall transaction political risk quotient associated with the financial transaction; and

generating, based on the overall transaction political risk quotient, a suggested action for the financial transaction.

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53. (Currently amended) The method of claim 52, wherein the first ~~category~~ political risk score numerical value is an indication that a participant in the financial transaction is at least one of: (i) an elected official, (ii) a bureaucrat, (iii) a political appointee, (iv) a World Bank Official, and (v) a military personnel.

54. (New) A computer-implemented method to facilitate management of risk related to political exposure associated with a financial transaction, comprising:
receiving digital financial transaction data into a computer system including data identifying a participant in the financial transaction;
determining that the participant is a politically identified person ("PIP") by referencing digital data in a memory of a computer system indicating that the participant has a status of at least one of: an elected official, a bureaucrat, a political appointee, a World Bank Official and a military personnel;
calculating a first numerical value representative of a political risk based on the financial transaction data;
calculating a second numerical value representative of a political risk based on the financial transaction data;
calculating, based on the first and second numerical values, an overall transaction political risk quotient associated with the financial transaction; and
comparing the overall transaction political risk quotient with a risk quotient threshold to determine a suggested action associated with the financial transaction.

55. (New) The computer-implemented method of claim 47, wherein the overall transaction political risk quotient is further calculated based on weight to said first and second numerical values.

56. (New) The computer-implemented method of claim 47, wherein the suggested action is at least one of: (i) a recommendation to decline the financial transaction; (ii) a recommendation to gather additional information associated with the financial transaction; (iii) a recommendation to monitor the financial transaction; and (iv) notifying an authority.

57. (New) The computer-implemented method of claim 47, wherein the financial transaction is at least one of: (i) a request to open a new account; and (ii) a transaction associated with an existing account.

58. (New) The computer-implemented method of claim 47, wherein the financial transaction is associated with a financial institution, the method further comprising:

aggregating the overall transaction political risk quotient with a plurality of overall transaction political risk quotients associated with a plurality of financial transactions to identify an aggregate political risk quotient associated with the financial institution.

59. (New) The method of claim 54, wherein the second numerical value relates to a political risk category.

60. (New) The method of claim 54, wherein the overall risk quotient comprises a scaled numeric or scaled alpha-numeric value.

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